

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**



## CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/22/2009.
- 2) This case was confirmed on 01/13/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 03/30/2011, 10/26/2011.
- 5) The case was dismissed on 12/21/2011.
- 6) Number of months from filing to the last payment: 27
- 7) Number of months case was pending: 36
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 11,600.00
- 10) Amount of unsecured claims discharged without payment \$ .00
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 55,800.00
Less amount refunded to debtor	\$ 4,400.00
<b>NET RECEIPTS</b>	<b>\$ 51,400.00</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ 2,000.00
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 3,032.49
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** **\$ 5,032.49**

Attorney fees paid and disclosed by debtor **\$ 1,226.00**

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
GMAC	SECURED	8,225.00	16,868.96	.00	.00	.00
GMAC	UNSECURED	8,930.00	NA	NA	.00	.00
FIFTH THIRD BANK	SECURED	3,050.00	7,090.42	.00	.00	.00
FIFTH THIRD BANK	UNSECURED	4,353.00	NA	NA	.00	.00
FORD MOTOR CREDIT	SECURED	NA	.00	.00	.00	.00
FORD MOTOR CREDIT	UNSECURED	NA	NA	NA	.00	.00
WACHOVIA MORTGAGE	SECURED	237,699.00	302,205.30	.00	.00	.00
WACHOVIA	UNSECURED	62,577.00	NA	NA	.00	.00
DISCOVER FINANCIAL S	UNSECURED	7,435.00	7,435.58	7,435.58	2,025.75	1,287.67
GE MONEY BANK	UNSECURED	2,078.00	NA	NA	.00	.00
LVNV FUNDING	UNSECURED	3,237.00	4,123.32	4,123.32	1,123.34	714.08
CBUSA	UNSECURED	4,057.00	NA	NA	.00	.00
EMERGENCY MEDICAL	UNSECURED	227.00	NA	NA	.00	.00
EMERGENCY MEDICAL	UNSECURED	364.00	NA	NA	.00	.00
EAST BAY FUNDING	UNSECURED	8,375.00	8,375.94	8,375.94	2,281.60	1,452.52
ECAST SETTLEMENT COR	UNSECURED	8,063.00	5,779.28	5,779.28	1,574.55	1,000.78
EAST BAY FUNDING	UNSECURED	1,945.00	1,945.18	1,945.18	529.87	337.32
PRA RECEIVABLES MANA	UNSECURED	8,211.00	8,211.16	8,211.16	2,237.06	1,421.93
PRA RECEIVABLES MANA	UNSECURED	11,570.00	11,570.52	11,570.52	3,152.31	2,003.67
PRA RECEIVABLES MANA	UNSECURED	18,122.00	18,122.06	18,122.06	4,937.23	3,138.21
CHASE BANK USA NA	UNSECURED	3,168.00	3,168.54	3,168.54	863.23	548.69
FIRST NATIONAL BANK	UNSECURED	7,196.00	8,518.37	8,518.37	2,320.79	1,475.12
PRA RECEIVABLES MANA	UNSECURED	2,498.00	2,498.51	2,498.51	680.71	432.66

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
PRA RECEIVABLES MANA	UNSECURED	1,901.00	1,836.90	1,836.90	500.45	318.11
PRA RECEIVABLES MANA	UNSECURED	1,564.00	1,564.82	1,564.82	426.30	270.97
HSBC BANK NEVADA	UNSECURED	2,002.00	2,074.46	2,074.46	565.19	359.22
LVNV FUNDING	UNSECURED	2,389.00	2,409.66	2,409.66	656.49	417.27
HSBC	UNSECURED	4,088.00	NA	NA	.00	.00
LVNV FUNDING	UNSECURED	2,960.00	3,031.19	3,031.19	825.86	524.88
DEPT STORES NATL BK/	UNSECURED	1,248.00	1,288.36	1,288.36	351.00	223.12
NICOR GAS	UNSECURED	119.00	NA	NA	.00	.00
NATIONAL CAPITAL MGM	UNSECURED	3,418.00	3,418.04	3,418.04	931.21	591.91
EAST BAY FUNDING	UNSECURED	994.00	991.69	991.69	270.17	171.77
PRA RECEIVABLES MANA	UNSECURED	3,901.00	3,901.01	3,901.01	1,062.78	675.52
WFNNB/EXPRESS	UNSECURED	1,381.00	NA	NA	.00	.00
WFNNB	UNSECURED	953.00	NA	NA	.00	.00
PRA RECEIVABLES MANA	UNSECURED	508.00	496.03	496.03	134.84	86.43
SYLVIA MAJOR	OTHER	.00	NA	NA	.00	.00
CAPITAL ONE BANK USA	UNSECURED	NA	3,287.48	3,287.48	895.67	569.26

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	.00	.00	.00
Debt Secured by Vehicle	.00	.00	.00
All Other Secured	.00	.00	.00
<b>TOTAL SECURED:</b>	.00	.00	.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	.00	.00	.00
<b>TOTAL PRIORITY:</b>	.00	.00	.00
<b>GENERAL UNSECURED PAYMENTS:</b>	104,048.10	28,346.40	18,021.11

**Disbursements:**

Expenses of Administration	\$ 5,032.49	
Disbursements to Creditors	\$ 46,367.51	
<b>TOTAL DISBURSEMENTS:</b>		\$ 51,400.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/17/2012

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT** : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.